

Family Self-Sufficiency News

Winter 2008 Issue

Homebuyer Education Classes

Dec. 6, 2008

Homebuyer Education class HOC-San Diego

4305 University Avenue

Suite 640

San Diego, CA 92105

From 9:00am-5:00pm

Call 619-282-6647 x5465

Dec. 13, 2008

Homebuyer Education class by Faith ICS-Coastal

Service Center

2195 Oceanside Blvd, Ocean-

side, CA 92054

at 4:00pm

Call 760-721-2117

Dec. 20, 2008

Homebuyer Ed (HBE)

HOC- San Diego

4305 University Avenue

Suite 640

San Diego, CA 92105

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Recent Graduates



"I have benefited from this program because it has made me more eager to be successful in a career and [taught me] the importance of being self sufficient" - Nora

"Thank you for giving me the opportunity and the faith you put upon me to reach for my dreams"
- Celya

Accept the challenges, so that you may feel the exhilaration of victory.



Frequently Asked Questions

Q: WHAT IS THE FSS ESCROW ACCOUNT?

A: Basically, it's a savings account for the money you are saving the Housing Authority when you increase your earned income. When your rent changes, your new income is compared to your income at the time you joined FSS. The basic escrow calculation looks to see if your earned income and overall income has increased and your portion of the rent has increased. If so, the savings to the Housing Authority is deposited into the escrow account. These deposits continue monthly until your income and portion of the rent change, then your escrow deposit is recalculated. The process continues for the duration of your contract. Some escrow calculations are more complex than this. At least once a year, the Housing Authority will inform you of the balance in your escrow account.

You must successfully complete all of the goals on your FSS contract before it ends in order to be eligible to the money in the escrow account. In addition, you must not be receiving any kind of welfare benefits for the last twelve months of your contract. That means no Cal-Works or General Relief for the last twelve months of your contract. Since July 1, 2007 we have paid

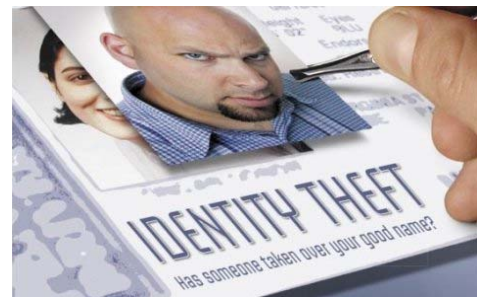
Preventing Identity Theft



Are you protected? Identity theft is one of the nation's fastest growing crimes. Identity theft occurs when someone uses your personal information—name, driver's license number, social security number, credit card number, birth date or mother's maiden name—to access your bank accounts, open new checking accounts or apply for credit cards or other loans. Many victims learn about identity theft after they are declined for a loan, receive a past due notice for a credit card or loan they did not open or are contacted by a collection agency for bad checks they never wrote.

It is extremely important to constantly monitor your bank and credit card statements. Most financial institutions, offer internet banking and online bill pay services. These services offered are great advantages, such as convenience and safety. In addition, here are a few suggestions to protect yourself and your finances:

- Check your credit report – There are three free credit-reporting agencies (Equifax, Experian and TransUnion) to choose from. Requesting your own credit report **will not** lower your credit score. We recommend you check your credit once a year.
- Shred personal information – Do not throw away or recycle any personal information. Tear or shred all receipts, bank statements, loan applications, etc.
- Memorize passwords and PIN numbers – Do not carry papers with passwords or personal identification. Never use birth dates, your address or your social security number as your password.
- Ask questions – If you notice a charge you think is incorrect, contact your credit union, bank or credit card company immediately. Don't be afraid to question anything unusual.
- Be smart - Beware of mail or telephone solicitations that offer prizes or awards—especially if you are asked for personal information or financial account numbers. If an offer seems too good to be true, it probably is.



Lastly, never give out personal information over the telephone or via email. A financial institution **will never** call you and ask you to verify personal or financial information. Identity thieves are very clever and often sound like financial service representatives on the phone. Be extremely carefully when giving out personal information over the phone.

Excerpts from San Diego County Newsletter reprinted with permission of the San Diego County Credit Union.

More Recent Graduates



"I looked at the FSS program as a savings account for me and my children" says

Kimberly, on the right, who has received over \$20,000 from her escrow account.

FSS is here to help you get ahead in your career and education as many graduates have demonstrated. Shasta, on the left, was promoted at work and was able to graduate early from the FSS program receiving her escrow account.



Balance is the key to success in all things. Do not neglect your mind, body, or spirit. Invest time and energy in all of them equally - it will be the best investment you ever make, not just for you life but for whatever is to follow.

--Tanya Wheway



San Diego County Library

"To Inform, Educate, Inspire, and Entertain"

The San Diego County Libraries could be referred to as a hidden jewel - many people have yet to discover the wonderful things the County Libraries have to offer.

The County of San Diego has 33 different libraries that are located all over the county including a mobile library that visits North County and East County. Hours may vary depending on the Branch.

4s Ranch • Alpine • Bonita – Sunnyside • Borrego Springs • Campo-Morena Village
 Cardiff – by the – Sea • Casa de Oro • Crest • Del Mar • Descanso • El Cajon
 Encinitas • Fallbrook • Fletcher Hills • Imperial Beach • Jacumba • Julian
 Lakeside • La Mesa • Lemon Grove • Lincoln Acres • Pine Valley • Potrero
 Poway • Ramona • Rancho San Diego • San Marcos • Santee • Solana Beach
 Spring Valley • Valley Center • Vista

Applying for a Library Card:

All California residents are eligible to apply for a library card. Residents under the age of 18 need to complete an application with their parent/guardian. To apply for a San Diego County Library card:

1. Fill out an application (www.sdcl.org/PDF/LIB1003LibraryCardApplicationEnglish.pdf)
2. Bring the completed application to any San Diego County library branch.

Bring your picture ID and proof of current address.

The first library card is free to residents of California and a replacement card after that will be \$ 2.00.

Online Services

Many of the County's Library's resources can be accessed right online. Users are able to:

Request and hold books

Receive e-mails of when a book is ready to be picked up or is due back to the library

Download audio books

Classes and Other Services

Many of the libraries offer different classes and services, which are free to residents. These services range in activities for all ages, help for those who may be disabled and some classes or services may be educational while others may be used for socializing. There are also many services offered in Spanish. Classes include:

Adult Literacy (www.sdcl.org/Literacy_Main.html) At two locations:

El Cajon Branch Library

Vista Branch Library

Computer Classes (www.sdcl.org/computer_classes.html)

Learn how to use the online library catalog, setup an e-mail account, acquire basic Internet skills, learn about the library's free premium information sources.

The Computer Classes held at several branches around the county.

There are special sections for youth: Kids Corner and Teen Lounge. The Teen Lounge offers links to Homework Help, Teen Health issues, Careers, local College information, and Scholarships.

Newsletter Events

Each month a newsletter is published that lists events and programs that the County Libraries offer. See the calendar online at sdcl.org/PDF/events-calendar/currentmonth.pdf or stop by your local branch and pick up a copy.





Building Better Neighborhoods

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Housing & Community Development
Family Self-Sufficiency Program
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Digital Transition is Sooner Than You Think!

Do you know about the Digital Transition?

Federal law requires that all Broadcast TV stations switch from analog television to all digital television starting at midnight on **February 17th 2009**. Digital technology will provide improved picture quality and sound quality for your television but also free frequencies for public safety such as police, fire and emergency rescue.

What your television needs to prepare for the Digital Transition

To prepare for the Digital Transition you first need to find out what kind of programming you get from your television. There is over-the-air programming, cable programming and satellite programming. Here are some suggestions to prepare for the digital transition based on your television and viewing options:

- Over-the-air programming or programming without cable will be viewable through a built in digital tuner or integrated DTV or a digital-ready-monitor with a separate digital tuner.
- For an analog television you will need to purchase a digital-to-analog converter box to view over-the-air programming.
- If you have cable TV, check the frequently asked questions on you cable provider's website
- For information about Satellite TV providers go to www.dtv.gov/whatsdtv.html

For more information about the digital transition or DTV visit www.dtv.gov

Having trouble affording a Converter box?

Each converter box is worth about \$40 and can add up with multiple televisions in your household. There is a service provided called **Digital to Analog Converter Box Coupon Program** which will be effective from January 1, 2008 to March 31, 2008 that will grant two coupons to each household of \$40 for purchasing digital-to-analog converter boxes only. To get more information on this program visit www.ntia.doc.gov



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